

# Automatic Payroll Deduction Program

## The APD Program allows you to:

- Review participating vendor product and service information at your worksite on non-work time.
- Select optional insurance coverage not provided by the State under your current employee benefit package.
- Pay for optional insurance benefits through payroll deduction from your after tax take home pay.

	<b>AFLAC</b>	<b>Central Financial Group</b>	<b>Vision Service Plan</b>	<b>Colonial</b>
<b>Agent</b>	Ed Biehn	Scott Tapp	Bill Smith	Mary Main
<b>Phone</b>	(515) 232-9749	(800)728-3829	(800) 728-9620	(515) 278-8172
<b>FAX</b>	(515) 232-9791	(515) 457-1223	(319) 753-6114	(515) 334-5141
<b>E-mail</b>	biehns@willinet.net	stapp@centralfinancial.com	bsmith@cadyins.com	mary.main@coloniallife.com
<b>Mailing Address</b>	233 Walnut Ave. Ames, IA 50010	1601 60 <sup>th</sup> Street, Suite 105 West Des Moines, IA 50266	214 N Main Street Burlington, IA 52601	PO Box 3561 Urbandale, IA 50323
<b>Coverages Provided</b>	<ul style="list-style-type: none"> <li>• Cancer Protection</li> <li>• Personal Recovery Protection</li> <li>• Short-Term Disability Protection</li> <li>• Personal Sickness Protection</li> <li>• Intensive Care Protection</li> <li>• Personal Accident Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Long -Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Short-Term Disability Insurance</li> <li>• Long -Term Care Insurance</li> <li>• Cancer Coverage Insurance</li> <li>• Critical Illness Insurance</li> <li>• Whole Life Insurance</li> </ul>

The State of Iowa does not endorse or sponsor any vendor, or the products and services they provide, it does allow the premiums for insurance policies, not offered by the State of Iowa, to be paid through payroll deduction as a post tax deduction. Payroll deduction is a simple and easy way to pay your insurance premiums. Any resulting coverage an employee may decide to purchase will be based on a contract between the employee and the participating APD vendor. The State as the employer is not part of the insurance relationship. Any questions or issues that may arise with regard to a chosen policy should be directed to the participating APD vendor.

Updated: February 2005

